CLEAN VERSION OF REPLACEMENT PARAGRAPH AND NEW CLAIMS

Please replace the paragraph on page 1, line 3 with the following version:

This application is a continuation-in-part of application serial number 09/449,251, filed November 24, 1999, entitled "Transparent/Translucent Financial Transaction Card," now U.S. Patent number 6,296,251, which is a continuation-in-part of application serial number 09/411,359, filed October 1, 1999, entitled "Transparent/Translucent Financial Transaction Card," now U.S. Patent number 6,290,137.

Please replace Claim 1 with the following replacement claim:

1. A financial transaction card that is transparent or translucent to human viewing yet detectable by automated card processing equipment having near Infrared source/detector pairs each having a source and a detector respectively positioned to face opposing sides of said card when said card is positioned in said equipment for detection and to detect said card by sensing an interruption of near Infrared light transmitted from said source to said detector due to the presence of said card, comprising:

a substantially planar material sheet having upper and lower surfaces bounded by a continuous peripheral edge;

said material sheet being transparent or translucent to human viewing; and

a near Infrared light filter covering one of said upper or lower surfaces of said material sheet, said filter comprising light absorbing dye filtering means for providing sufficient card opacity relative to one or more near Infrared light wavelengths to render said card detectable by said source/detector pairs by blocking near Infrared light emitted by said source from reaching said detector, thereby

triggering detection of said card, while still allowing said card to remain transparent or translucent to visible light.

Please replace Claim 9 with the following replacement claim:

9. A financial transaction card in accordance with Claim 1 wherein said filter further comprises a light scattering material.

Kindly cancel Claims 12-14 without prejudice.

Please replace Claim16 with the following replacement claim:

16. A method for manufacturing a financial transaction card that is transparent or translucent to human viewing yet detectable by automated card processing equipment having near Infrared source/detector pairs each having a source and a detector respectively positioned to face opposing sides of said card when said card is positioned in said equipment for detection and to detect said card by sensing an interruption of near Infrared light transmitted from said source to said detector due to the presence of said card, comprising the steps of:

forming a substantially planar material sheet having upper and lower surfaces bounded by a continuous peripheral edge;

said material sheet being transparent or translucent to human viewing; and

covering one of said upper or lower surfaces of said material sheet with a near Infrared light filter, said filter comprising light absorbing dye filtering means for providing sufficient card opacity relative to one or more near Infrared light wavelengths to render said card detectable by said source/detector pairs by blocking near Infrared light emitted by said source from reaching said

detector, thereby triggering detection of said card, while still allowing said card to remain transparent or translucent to visible light.

Please replace Claim 24 with the following replacement claim:

24. A method in accordance with Claim 16 wherein said filter further comprises a light scattering material.

Kindly cancel Claims 27-29.

Please replace Claim 31 with the following replacement claim:

31. A financial transaction card that is transparent or translucent to human viewing yet detectable by automated card processing equipment having near Infrared source/detector pairs each having a source and a detector respectively positioned to face opposing sides of said card when said card is positioned in said equipment for detection and to detect said card by sensing an interruption of near Infrared light transmitted from said source to said detector due to the presence of said card, comprising:

a sheet of material that is transparent or translucent to human viewing; and

a near Infrared light filter covering said material sheet, said filter comprising light filtering means for providing sufficient card opacity relative to one or more near Infrared light wavelengths to render said card detectable by said source/detector pairs by blocking near Infrared light emitted by said source from reaching said detector, thereby triggering detection of said card, while still allowing said card to remain transparent or translucent to visible light.

Please replace Claim 32 with the following replacement claim:

32. A financial transaction card in accordance with Claim 31 wherein said filtering means is applied to said material sheet as a liquid coating.

Please replace Claim 46 with the following replacement claim:

46. A financial transaction card in accordance with Claim 33 wherein said card has an opacity of at least approximately 1.0 relative to one or more selected light wavelengths corresponding to the output of said light source.

Please replace Claim 74 with the following replacement claim:

74. A financial transaction card that is transparent or translucent to human viewing yet detectable by automated card processing equipment having near Infrared source/detector pairs each having a source and a detector respectively positioned to face opposing sides of said card when said card is positioned in said equipment for detection and to detect said card by sensing an interruption of near Infrared light transmitted from said source to said detector due to the presence of said card, comprising:

a pair of substantially planar material sheets each having opposing first surfaces and non-opposing second surfaces, said surfaces being bounded by a continuous peripheral edge;

said material sheets being transparent or translucent to human viewing;

a near Infrared light filtering coating covering one or both of said first surfaces;

printed graphics formed over said second surfaces;

clear protective overlay sheets formed over said printed graphics; and

said light filtering coating providing sufficient card opacity relative to one or more near Infrared light wavelengths to render said card detectable by said source/detector pairs by blocking near Infrared light emitted by said source from reaching said detector, thereby triggering detection of said card, while still allowing said card to remain transparent or translucent to visible light.